

**Information to identify the case:**

Debtor 1	<u>Alexandra M. Della Terza</u>	Social Security number or ITIN	xxx-xx-0579
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	16-32386-JKS		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Alexandra M. Della Terza

11/29/21

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Alexandra M. Della Terza  
Debtor

Case No. 16-32386-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Nov 29, 2021

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 01, 2021:

Recip ID	Recipient Name and Address
db	+ Alexandra M. Della Terza, 4 Oak Road, Fairfield, NJ 07004-2906
aty	+ Rosemarie Arnold, 1386 Palisade Avenue, Fort Lee, NJ 07024-5209
cr	+ CAB East LLC, serviced by Ford Motor Credit Compan, P.O. Box 62180, Colorado Springs, CO 80962-2180
516514803	+ Law Offices of Rosemarie Arnold, 1386 Palisade Avenue, Fort Lee, NJ 07024-5209
516536231	+ Leonard Brown, c/o Law Offices of Rosemarie Arnold, 1386 Palisade Avenue, Fort Lee, NJ 07024-5209
516536232	Quicken Loans, Inc, PO Box 6577, Carol Stream, IL 60197-6577
516536233	US Department of Education, PO Box 740283, Atlanta, GA 30374-0283

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 29 2021 20:50:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 29 2021 20:50:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516536225	EDI: CITICORP.COM	Nov 30 2021 01:48:00	Best Buy Visa Card, P.O. Box 78009, Phoenix, AZ 85062-8009
516536226	+ EDI: WFFC.COM	Nov 30 2021 01:48:00	Bob's Discount Furniture, Wells Fargo Financial National Bank, Client Processing-MAC N0003-038, 800 Walnut Street, Des Moines, IA 50309-3605
516536227	EDI: CAPITALONE.COM	Nov 30 2021 01:48:00	Capital One Bank USA, N.A., PO Box 71083, Charlotte, NC 28272-1083
516521158	EDI: FORD.COM	Nov 30 2021 01:48:00	Ford Motor Credit Company, LLC, PO Box 62180, Colorado Springs, CO 80962-4400
516536229	EDI: FORD.COM	Nov 30 2021 01:48:00	Ford Credit, PO Box 220564, Pittsburgh, PA 15257-2564
516536228	EDI: JPMORGANCHASE	Nov 30 2021 01:48:00	Chase Cardmember Service, PO Box 1423, Charlotte, NC 28201-1423
516560744	+ Email/Text: bankruptcyteam@quickenloans.com	Nov 29 2021 20:50:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
516552019	+ Email/Text: electronicbkydocs@nelnet.net	Nov 29 2021 20:50:00	U.S. Department of Education, C/O Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
516536234	+ EDI: WFNNB.COM	Nov 30 2021 01:48:00	Victoria's Secret, PO Box 659728, San Antonio, TX 78265-9728

TOTAL: 11

District/off: 0312-2

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Page 2 of 2

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**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516536230	*+	Law Offices of Rosemarie Arnold, 1386 Palisade Avenue, Fort Lee, NJ 07024-5209

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 01, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 29, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jessica M. Minneci	on behalf of Debtor Alexandra M. Della Terza jminneci@middlebrooksshapiro.com
John R. Morton, Jr.	on behalf of Creditor CAB East LLC serviced by Ford Motor Credit Company LLC ecfmail@mortoncraig.com, mortoncraigecef@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
Melinda D. Middlebrooks	on behalf of Debtor Alexandra M. Della Terza middlebrooks@middlebrooksshapiro.com melindamiddlebrooks@gmail.com
Rebecca Ann Solarz	on behalf of Creditor Quicken Loans Inc. rsolarz@kmlawgroup.com

TOTAL: 7